

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 16-23233-MBK
Chapter: 13
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Erik Yakow
241 Midland Blvd
Howell, NJ 07731-1205

Lisa Yakow
241 Midland Blvd
Howell, NJ 07731-1205

Social Security No.:

xxx-xx-8835

xxx-xx-8537

Employer's Tax I.D. No.:

**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on December 7, 2016.

On March 7, 2017 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Michael B. Kaplan on:

Date: April 11, 2017

Time: 10:00 AM

Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: March 7, 2017

JAN: pbf

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Erik Yakow
 Lisa Yakow
 Debtors

Case No. 16-23233-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 185

Page 1 of 2
 Total Noticed: 14

Date Rcvd: Mar 07, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 09, 2017.

db/jdb
 cr Erik Yakow, Lisa Yakow, 241 Midland Blvd, Howell, NJ 07731-1205
 +Nationstar Mortgage LLC as servicer for U.S. Bank, C/O Buckley Madole, P.C.,
 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713
 516280731 ARM Solutions, PO Box 2929, Camarillo, CA 93011-2929
 516280730 #Acb Receivables Management, PO Box 350, Asbury Park, NJ 07712-0350
 516280732 Bureau of Accounts Control, BAC, PO Box 538, Howell, NJ 07731-0538
 516280734 Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
 516500851 +U.S. Bank National Association Trustee (See 410), c/o Nationstar Mortgage LLC,
 PO Box 619096, Dallas, Texas 75261-9096
 516487956 +Wells Fargo Bank, PO Box 5058 MAC P6053-021, Portland, OR 97208-5058

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 07 2017 23:44:58 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 07 2017 23:44:57 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516293422 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Mar 07 2017 23:43:43
 American InfoSource LP as agent for, Spot Loan, PO Box 248838,
 Oklahoma City, OK 73124-8838
 516280733 E-mail/Text: bankruptcy_notifications@ccsusa.com Mar 07 2017 23:45:39
 Credit Collection Services, 725 Canton St, Norwood, MA 02062-2679
 516280735 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 07 2017 23:54:57
 Portfolio Recovery, PO Box 41067, Norfolk, VA 23541-1067
 516492231 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 07 2017 23:54:57
 Portfolio Recovery Associates, LLC, C/O synchrony Bank, POB 41067, Norfolk VA 23541
 TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 cr* +Nationstar Mortgage LLC as servicer for U.S. Bank, C/O Buckley Madole, P.C.,
 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713
 516492232* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
 (address filed with court: Portfolio Recovery Associates, LLC, C/O synchrony Bank,
 POB 41067, Norfolk VA 23541)

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court
 immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 09, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 7, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
 Albert Russo docs@russotrustee.com
 Denise E. Carlon on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR
 IN INTEREST TO WILMINGTON TRUST COMPANY, AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK OF AMERICA
 NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR BY MERGE dcarlon@kmlawgroup.com,
 bkgroup@kmlawgroup.com

District/off: 0312-3

User: admin
Form ID: 185

Page 2 of 2
Total Noticed: 14

Date Rcvd: Mar 07, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Francesca Ann Arcure on behalf of Creditor Nationstar Mortgage LLC as servicer for U.S. Bank
National Association, as Trustee, successor in interest to Wilmington Trust Company, as Trustee,
successor in interest to Bank of America National Ass nj_ecf_notices@buckleymadole.com
Marc C. Capone on behalf of Joint Debtor Lisa Yakow mcapone@caponeandkeefe.com,
docs@caponeandkeefe.com
Marc C. Capone on behalf of Debtor Erik Yakow mcapone@caponeandkeefe.com,
docs@caponeandkeefe.com

TOTAL: 6